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App. Serial No. 09/994,725  
(Attorney Docket No.: 47004.000111)REMARKS

Claims 1, 3-12, and 14-33 are pending in the application. Claims 3 and 4 are amended to change their dependency. No new matter is added. Reconsideration of the outstanding rejections in the present application are requested based on the following remarks.<sup>1</sup>

Applicant appreciates the courtesies extended to Applicant's representative in the November 13, 2007 Interview, and concurs with the comments set forth in the Interview Summary Sheet. In the Interview, Applicant's representative presented and discussed points set forth in the September 20, 2007 Response. As discussed below, such Interview in turn resulted in the "new grounds of rejection" in the current Office Action.

Rejection of Claims 1, 3-12, 14-20, and 24-33 under 35 U.S.C. §103(a)

Claims 1, 3-12, 14-20, and 24-33 stand rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent 7,137,006 to Grandcolas *et al.* ("Grandcolas") in view of U.S. Patent 5,987,454 to Hobbs. This rejection is respectfully traversed.

The Office Action fails to establish a *prima facie* case of obviousness. As recited in Section 2142 of the MPEP, to establish a *prima facie* case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest

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<sup>1</sup> As Applicant's remarks with respect to the Examiner's rejections are sufficient to overcome these rejections, Applicant's silence as to assertions by the Examiner in the Office Action or certain requirements that may be applicable to such rejections (e.g., assertions regarding dependent claims, whether a reference constitutes prior art, whether references are legally combinable for obviousness purposes) is not a concession by Applicant that such assertions are accurate or such requirements have been met, and Applicant reserves the right to analyze and dispute such in the future.

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all the claim limitations. The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, and not based on applicant's disclosure. *In re Vaeck*, 947 F.2d 488, 2 USPQ2d 1438 (Fed. Cir. 1991).

The applied art does not teach or suggest, *inter alia*, "A banking system for offering a plurality of financial services to customers via a sign-on process, comprising: a host server; a universal session manager operatively disposed on the host server, the universal session manager maintaining the sign-on process; an interface to a plurality of remote servers by which a customer interfaces with the remote servers, the interface generated by the universal session manager, the interface having multiple frames; and a validation module operatively linked to the universal session manager through an electronic network, such that the universal session manager retrieves validation information from the validation database in order to validate a customer; the universal session manager, in conjunction with the validation module, enabling customers of the banking system to access the host server and the plurality of remote servers via a single login to the host server; the host server providing a consolidated homepage, via the interface, that gives a customer summary information on accounts of the customer with the banking system, and the host server further providing links to the accounts in a first frame of the interface, the accounts being respectively maintained by the plurality of remote servers; and upon selection of a link by a customer, the universal session manager: checks, based on information in the validation database, that the customer is allowed access to the remote server; provides access to the remote server, by hosting the remote server in a second frame of the interface, so as to allow the customer use of services on the remote server; and simultaneously presents the first frame, containing the links to the accounts, while presenting the second frame." as recited in claim 1 of the present application. (Emphasis added).

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Regarding the limitation of "the host server providing a consolidated homepage, via the interface, that gives a customer summary information on accounts of the customer with the banking system", exemplary support for this limitation can be found in the specification. For example, paragraph [0047] of the printed patent application 2003/0101116 recites, in part, "The consolidated homepage may give a customer a read-only summary of information on all active accounts with the Internet banking service as well as value-add features like stock portfolio, personal reminders, and targeted news feeds. Also, preferably, the home page may be customizable by the customer to show only those accounts, information and view the customer wishes to have displayed upon successful login." The Office Action recites Col. 3, line 55 - Col. 4, line 10 of Grandcolas as disclosing the recited limitation. *Office Action*, p. 3. This asserted section recites:

FIG. 2 shows a flow diagram of steps carried out in the system shown in FIG. 1. The customer 10 points the customer's browser to the brokerage firm web site 32. The customer 10 logs into the brokerage firm web site 32 using the customer's correct user name (or user identification) and password for the brokerage firm web site 32, and is authenticated by the brokerage firm web server 30. Once the customer logs into the brokerage firm web site 32, the web site 32 presents the customer 10 with a welcome page from the web site 32. Once logged in, the customer 10 may examine the customer's brokerage account information, portfolio, investment information, and the like.

FIG. 3 shows a graphical depiction of the system shown in FIG. 1, including the welcome page 100 from the brokerage firm web site 30 provided to the customer 10 once the customer logs in at the brokerage firm web site 30. The welcome page 100 shown in FIG. 3 includes a service selector in the form of a hyperlink shown as "bill payment" 102. The brokerage web site offers its customers the ability to pay bills.

*Grandcolas*, Col. 3, line 55 - Col. 4, line 10. This asserted section does not teach or suggest a consolidated home page that gives a customer summary information on accounts of the customer with the banking system as recited in claim 1 of the present application. Figure 2 of

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Grandcolas discloses a flow diagram. Figure 3 of Grandcolas discloses an "access" page listing links to information such as "account summary, portfolio summary, positions, activities, account download, watch list." Displaying summary information on accounts and providing links to the same are not the same. Thus, Grandcolas does not teach or suggest "the host server providing a consolidated homepage, via the interface, that gives a customer summary information on accounts of the customer with the banking system" as recited in claim 1 of the present application. The Office Action does not assert Hobbs as teaching or suggesting this limitation. Hence, the Office Action fails to establish a *prima facie* case of obviousness with respect to claim 1 of the present application.

Moreover, there is no suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. As admitted in the Office Action, "Grandcolas does not explicitly disclose the interface having multiple frames." *Office Action*, p. 3. The only recited suggestion or motivation is "Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Grandcolas and Hobbs to allow users to seamlessly access their online accounts using a single login-ID." *Office Action*, p. 4. Since Grandcolas already discloses a method and system for single sign-on access to multiple web servers, there is no stated suggestion or motivation to combine the teachings of Grandcolas and Hobbs.

Finally, even if the combination of Hobbs and Grandcolas was proper, the combination still fails to support the rejection under 35 U.S.C. 103. That is, claim 1 does not simply set forth the general concept of using a first frame and a second frame. Rather, claim 1 of the present application sets forth various particulars of such displayed frames, e.g., "providing links to the accounts in a first frame of the interface" and "provides access to the remote server, by hosting

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the remote server in a second frame of the interface.” The applied art does not teach or suggest such limitations. Hence, the Office Action fails to establish a *prima facie* case of obviousness with respect to claim 1 of the present application.

Regarding claim 12 of the present application, since claim 12 contains similar limitation as claim 1, *e.g.*, the first and second frames, the applied does not teach or suggest all the limitation recited in claim 12. For example, the applied art does not teach or suggest “transparently connecting the customer to the remote server such that the customer is provided access to the remote server, by hosting the remote server in the second frame of the interface, so as to allow the customer use of services on the remote server, the method including simultaneously presenting the first frame, containing the links to the accounts, while presenting the second frame” as recited in claim 12 of the present application. (Emphasis added).

Moreover, Applicant traverses the Office Action’s assertions regarding “HTML frames”. Grandcolas does not recite “HTML” or “frames” in the patent outside of “HTML” being recited with respect to a reference on page 2 of the patent. However, the Office Action asserts that “the consolidated homepage including a first frame and a second frame (Although this limitation is not explicitly disclosed by Grandcolas, however, “HTML frame” is nothing but a way to allow authors to present documents in multiple views, which may be independent windows or subwindows. Multiple views offer designers a way to keep certain information visible, while other views are scrolled or replaced.” *Office Action*, pp. 4-5. Applicant submits that what technology Grandcolas can or can’t use is simply not the appropriate standard. Grandcolas fails to teach or suggest the use of HTML frames. As recited above, the prior art reference (or references when combined) must teach or suggest all the claim limitations. The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both

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be found in the prior art, and not based on applicant's disclosure. *In re Vaeck*, 947 F.2d 488, 2 USPQ2d 1438 (Fed. Cir. 1991). Applicant submits that Grandcolas fails to expressly teach or suggest HTML frames.

The Office Action recites Hobbs for disclosing this limitation. Specifically, the Office Action recites that "Hobbs, a secondary reference, explicitly discloses the consolidated homepage including a first frame and a second frame (see col. 17 line 50-col. 18 line 166). Thus, it would have been obvious to one of ordinary skill in the art to combine the teachings of Grandcolas and Hobbs to allow authors to present documents in multiple views." *Office Action*, p. 5. As discussed above, there is no suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the references or to combine the teachings of the references. The only cited suggestion or motivation is "Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Grandcolas and Hobbs to allow authors to present documents in multiple views." *Office Action*, p. 5. Hobbs may disclose presenting documents in multiple views, however the Office Action fails to cite proper motivation or suggestion for combining the teachings of Grandcolas and Hobbs.

Moreover, claim 12 recites more than presenting information in multiple views. The applied art fails to teach or suggest "transparently connecting the customer to the remote server such that the customer is provided access to the remote server, by hosting the remote server in the second frame of the interface, so as to allow the customer use of services on the remote server, the method including simultaneously presenting the first frame, containing the links to the accounts, while presenting the second frame" as recited in claim 12 of the present application. (Emphasis added). Thus, the applied art fails to teach or suggest all of the limitations recited in

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claim 12 of the present application.

For at least these reasons, independent claims 1 and 12, as well as dependent claims 3-10 and 14-33, are patentable over the applied art. Withdrawal of the rejection of claims 1, 3-12, and 14-33 is requested.

Rejection of Claims 21-24 under 35 U.S.C. §103(a)

Claims 21-24 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Grandcolas in view Hobbs, as applied to claim 12 above, and further in view of U.S. Patent 5,815,665 to Teper *et al.* ("Teper"). Since claims 21-24 are dependent on allowable independent claim 12, and since Teper does not cure the deficiencies of the combination of Grandcolas and Hobbs, claims 21-24 are allowable as well. Therefore, the undersigned representative will not address the arguments with respect to these claims and reserves the right to address these arguments at a later time. Withdrawal of the rejection of claims 21-24 is requested.

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The foregoing is submitted as a full and complete Response to the Non-final Office Action mailed December 12, 2007, and early and favorable consideration of the claims is requested. If the Examiner believes any informalities remain in the application which may be corrected by Examiner's Amendment, or if there are any other issues which may be resolved by telephone interview, a telephone call to the undersigned attorney at (703)714-7448 is respectfully solicited.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 50-0206, and please credit any excess fees to such deposit account.

Respectfully submitted,

Date: MARCH 12, 2008

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